



— State of —  
**North Dakota**  
*Office of the Governor*

**John Hoeven**  
Governor

PROCLAMATION  
**STUDENT LOAN AWARENESS MONTH**  
JANUARY 2009

**WHEREAS**, the citizens of North Dakota place a high value on education, and a well-educated citizenry is integral to ensuring the continued competitiveness of our state when meeting the changes of tomorrow; and

**WHEREAS**, a solid, post-secondary education is important toward advancing the skills, knowledge and productivity of our human capital, and making it affordable and accessible to North Dakotans who wish to further their education is a valuable investment for our state; and

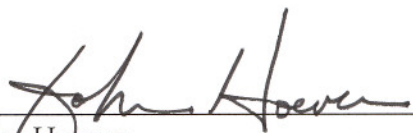
**WHEREAS**, the Bank of North Dakota and lending institutions throughout the state provide a variety of opportunities for North Dakota citizens to finance post-secondary education; and

**WHEREAS**, the cooperative efforts between the Bank of North Dakota, student loan borrowers, colleges and lending institutions contribute to North Dakota's high ranking in student loan repayment; and


**WHEREAS**, in-depth training of employees, loan counseling and debt management information are essential to North Dakota maintaining a low student loan default rate; and

**WHEREAS**, the Bank of North Dakota, student loan borrowers, colleges and lending institutions throughout the state should be recognized for their efforts to provide financing options for post-secondary education and to prevent student loan defaults.

**NOW, THEREFORE**, as Governor of the State of North Dakota, I do hereby proclaim January 2009, **STUDENT LOAN AWARENESS MONTH** in the state of North Dakota.

  
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John Hoeven  
Governor

ATTEST:

  
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Alvin A. Jaeger  
Secretary of State